

SERFF Tracking #: HLAD-128655747

State Tracking #:

Company Tracking #: 31-01, 31-02, 31-03, 31-04, 31-05, 31-06...

State: Arkansas

Filing Company: HMO Partners, Inc. d/b/a Health Advantage

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only
- HMO

Product Name: HMO Schedule of Charges GF

Project Name/Number: HMO Schedule of Charges/31-01, 31-02, 31-03, 31-04, 31-05, 31-06, 31-07, 31-08, 31-09, 31-10, 31-15

Filing at a Glance

Company: HMO Partners, Inc. d/b/a Health Advantage
Product Name: HMO Schedule of Charges GF
State: Arkansas
TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg02G.004F Small Group Only - HMO
Filing Type: Rate
Date Submitted: 08/22/2012
SERFF Tr Num: HLAD-128655747
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 31-01, 31-02, 31-03, 31-04, 31-05, 31-06, 31-07, 31-08, 31-09, 31-10, 31-15

Implementation: 03/01/2013
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 09/18/2012
Disposition Status: Approved-Closed
Implementation Date: 03/01/2013

State Filing Description:

State: Arkansas
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only
- HMO
Product Name: HMO Schedule of Charges GF
Project Name/Number: HMO Schedule of Charges/31-01, 31-02, 31-03, 31-04, 31-05, 31-06, 31-07, 31-08, 31-09, 31-10, 31-15

General Information

Project Name: HMO Schedule of Charges
Project Number: 31-01, 31-02, 31-03, 31-04, 31-05, 31-06, 31-07, 31-08, 31-09, 31-10, 31-15
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 09/18/2012
State Status Changed: 09/18/2012
Created By: Christi Kittler
Corresponding Filing Tracking Number: HMO Schedule of Charges

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Arkansas is our state of domicile.
Market Type: Group
Group Market Size: Small
Overall Rate Impact:
Deemer Date:
Submitted By: Christi Kittler

PPACA: Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

As requested by Arkansas Insurance Department Bulletins 7-2011 and 7A-2011, HMO Partners, Inc. d/b/a Health Advantage is filing its methodology for determining rates. This methodology is the same methodology submitted by Health Advantage on December 28, 2010 in accordance with A.C.A. §23-76-112(b)(1) and approved by the Commissioner on February 25, 2011.

We respectfully request that, in accordance with A.C.A. §23-61-103(d)(4), the enclosed information be treated as confidential and privileged.

If you or a member of your staff has any questions or concerns, please contact me. My telephone number is (501) 378-2590.

Company and Contact

Filing Contact Information

Christi Kittler, Compliance Supervisor
320 West Capitol, Ste 211
Little Rock, AR 72201

cmkittler@arkbluecross.com
501-378-2967 [Phone]
501-378-2975 [FAX]

Filing Company Information

HMO Partners, Inc. d/b/a Health Advantage	CoCode: 95442	State of Domicile: Arkansas
320 West Capitol	Group Code:	Company Type:
Little Rock, AR 72203-8069	Group Name:	State ID Number: N/A
(501) 378-2967 ext. [Phone]	FEIN Number: 71-0747497	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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Per Company: No

Company	Amount	Date Processed	Transaction #
HMO Partners, Inc. d/b/a Health Advantage	\$0.00	08/22/2012	
HMO Partners, Inc. d/b/a Health Advantage	\$50.00	08/23/2012	61966893

State:	Arkansas	Filing Company:	HMO Partners, Inc. d/b/a Health Advantage
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/18/2012	09/18/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	08/23/2012	08/23/2012

Response Letters

Responded By	Created On	Date Submitted
Christi Kittler	08/23/2012	08/23/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Health - Actuarial Justification	Christi Kittler	09/13/2012	09/13/2012
Supporting Document	Rate Summary Worksheet	Christi Kittler	09/04/2012	09/04/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional information needed	Note To Filer	Rosalind Minor	09/13/2012	09/13/2012

State: Arkansas **Filing Company:** HMO Partners, Inc. d/b/a Health Advantage
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Disposition

Disposition Date: 09/18/2012
 Implementation Date: 03/01/2013
 Status: Approved-Closed
 HHS Status: HHS Approved
 State Review: Reviewed by Actuary
 Comment:

We are approving your rates as submitted for the Grandfathered portion of your small group block of business.

If we could be of further assistance, please let us know.

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
HMO Partners, Inc. d/b/a Health Advantage	Increase	2.000%	2.000%		10,274	\$65,731,665	8.000%	0.000%

Percent Change Approved:

Minimum: 0.0% **Maximum:** 8.0% **Weighted Average:** 2.0%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document (revised)	Rate Summary Worksheet	Approved-Closed	No
Supporting Document	Rate Summary Worksheet	Replaced	No
Supporting Document	Consumer Disclosure Form	Approved-Closed	No

State: Arkansas

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/23/2012
Submitted Date	08/23/2012
Respond By Date	

Dear Christi Kittler,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comments:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit the filing fee of \$50.00 for this submission.

We will begin our review of this submission upon receipt of the fee.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/23/2012
Submitted Date	08/23/2012

Dear Rosalind Minor,

Introduction:

Hi Ros

Response 1**Comments:**

I have submitted \$50 for this filing. Can you send me the exact citation for this filing fee? We have never been charged a filing fee in the past so this is new to me.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comments:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit the filing fee of \$50.00 for this submission.

We will begin our review of this submission upon receipt of the fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thanks so much!

Sincerely,

Christi Kittler

State:	Arkansas	Filing Company:	HMO Partners, Inc. d/b/a Health Advantage
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Amendment Letter

Submitted Date: 09/13/2012

Comments:

Here are the correct versions.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Health - Actuarial Justification

Comment: see attached.

Methodology.PDF

Exhibit 2.pdf

Exhibit 3.pdf

Submitted Date: 09/04/2012

Comments:

I attached the correct version for your consideration. Thanks!

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Rate Summary Worksheet

Comment: Prior Estimates of Current Rates is not a valid entry as this is the first time Health Advantage has filed for Small Group rate increases.

Exhibit 1.xls

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Note To Filer

Created By:

Rosalind Minor on 09/13/2012 03:41 PM

Last Edited By:

Rosalind Minor

Submitted On:

09/18/2012 09:53 AM

Subject:

Additional information needed

Comments:

It is requested that you provide us with the percentage of policyholder that will received the 2% overall increase, 0% minimum and the 8% maximum.

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Post Submission Update Request Processed On 09/14/2012

Status: Allowed
Created By: Christi Kittler
Processed By: Rosalind Minor
Comments:

Company Rate Information:

Company Name:HMO Partners, Inc. d/b/a Health Advantage

Field Name	Requested Change	Prior Value
Minimum %Change (where required)	0.000%	8.000%